

**JOB** **DESCRIPTION**

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| **Job** **Title** | **Income Maximisation Worker** **(CARF** **SCQF** **Level** **6)** Senior Bureau |
| **Reporting** **To** | **Financial Inclusion Co-ordinator** |
| **Overview** | The Income Maximisation Worker will deliver an income maximisation service within CARF’s Carers Income Maximisation Project and CARF’s Food Insecurity team. The role includes assessing welfare benefit entitlement, budgeting assistance, as well as providing information on banking services and affordable credit, where appropriate. The post holder will also actively refer both internally and externally where further issues are identified e.g. debt issues. |
| **Purpose** **of** **Job** | To deliver income maximisation advice and support as detailed above and continue to develop the reach of both projects.  To develop, promote and deliver the services locally including representing CARF to partners and outside agencies.  To maintain up-to-date skills, knowledge and experience in all key areas of advice and service delivery while also dealing with complex cases and surges in demand.  To contribute to operational improvements in the projects alongside the Financial Inclusion Co-ordinator. |
| **Scope** **of** **Work** | To deliver the service and establish effective working relationships with appropriate individuals and related services to ensure both projects remain visible, accessible and pro-active.  Work with clients who access the projects to improve their financial position and refer on to further specialist advice as appropriate e.g. debt advice and tribunal representation.  To refer on to specialist carer support services for Carer Assessments.  To provide general advice to identified Carers on end of life financial readiness.  To actively promote the development of financially included individuals, households and communities.  Undertake any other duties that may be required. |
| **Degree** **of** **Autonomy** | Work with clients to maximise their income, assessing expenditure and identifying all applicable benefits, including the completion of forms, as appropriate.  Take ownership of the day to day delivery of the projects including undertaking appointments using various methods, as appropriate and subject to any Covid restrictions.  Develop effective working relationships with appropriate organisations and individuals to the benefit of the projects.  To take individual responsibility for all aspects of service delivery within the remit, including quality and performance recording and monitoring, to ensure targets, outcomes and standards are met.  To assist in the creation and production of publicity materials promoting the services.  To identify areas of personal development and, alongside line manager, personal training needs as well as undertaking internal and external training courses, as appropriate.  Action any referrals made to the projects and take ownership of the day-to-day management, maintenance and prioritising of own workload.  Recognise when and where to actively refer to appropriate parts of the organisation or to external organisations.  Promote opportunities for income maximisation including budgeting skills and other money management skills such as access to banking and credit union services and affordable credit.  Create and deliver short presentations and talks on income maximisation issues to relevant audiences, as necessary.  Attend, represent and act as an ambassador for CARF at various events, both locally and, on occasion, nationally.  Collect and collate monitoring and evaluation data as required detailing project performance for presentation to the Financial Inclusion Co-ordinator and/or Service Delivery Manager.  Identify and progress social policy issues relevant to the remit, and within current guidelines and processes.  Set up and maintain systems to collect feedback and be able to put this back into practice. |
| **Processes** | Ensure accurate recording, progressing and monitoring of client cases using relevant software in accordance with recognised good practice in the advice field and internal procedures.  Adhere to CARF’s recognised good practice and standard processes and procedures to ensure case compliance at all times. |
| **Quality** | Deliver the highest quality service by working within specified quality of advice and service standards.  Contribute to the development of quality processes and procedures associated with both projects.  Ensure compliance with quality and statutory standards which requires maintaining a working knowledge of current local and national legislation, guidelines and key areas of advice. |

**PERSON** **SPECIFICATION**

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| **Knowledge** **&** **Understanding** | Evidence and/or qualifications at SCQF Level 6 or above.  Demonstrable understanding of the aims and principles of CARF/CAB.  Ability to empathise with clients while ensuring required advice is provided, including directing clients to other sources of information and support.  An understanding of the differing needs of carers and an appreciation of the role a carer can have within the family.  An understanding of the role income maximisation can play in alleviating the problems of food insecurity.  A sound working knowledge of social security benefits and entitlement, including Universal Credit.  An understanding of the wider topic of income maximisation including basic budgeting, banking services and the role of affordable credit.  Understanding the need to manage information in a sensitive and appropriate manner.  Understanding of social policy related work and how to apply this in a work environment. |
| **Communication,** **numeracy** **and** **ICT** **skills** | Excellent oral and written communication skills including the ability to communicate complex information in a clear and concise manner.  Effective interpersonal skills including experience of working with people with multiple and complex needs.  Demonstrable knowledge of Microsoft Office application and a willingness to use a range of software applications on a daily basis.  Promotional and presentation skills, able to represent the organisation at events and meetings and publicise/market the service.  Able to work as a team player and communicate effectively with colleagues and managers. |
| **Generic** **Cognitive** **Skills** **e.g.** **evaluation** **&** **analysis** | Able to identify and resolve problems quickly and efficiently.  Good time management and organisational skills.  Self-motivated with a flexible approach to work. |
| **Autonomy and Accountability** | Able to work on own initiative, prioritise work and manage pressures from both internal and external to the organisation.  Assume ownership of the day-to-day delivery of the each project. |
| **Applied** **Knowledge,** **Skills** **&** **Understanding** | Experience of working to agreed quality standards.  Awareness of the advice needs of the local community.  Flexible approach to tasks and a positive attitude.  Able to work within required statutory standards.  Clear understanding of the importance in service delivery.  Willingness to learn and develop new skills.  Awareness of current policy issues affecting communities, families and individuals in Fife.  Commitment to team working approach.  Experience of partnership working, including delivering training and presentations to a wide range of audiences. |
| **Other** | Able to travel throughout the region |
| **Values** **&** **Attitudes** | An understanding of, and commitment to, equal opportunities and diversity.  Commitment to CARF’s **STARS** values and associated behaviours:  o **Skilful** – CARF staff and volunteers are valued for their expertise and encouraged to increase knowledge through continuous learning.  o **Trustworthy** – CARF staff and volunteers are treated, and act with, honesty, respect and dignity at all times.  o **Aspiring** – CARF staff and volunteers show a desire and determination to make themselves and CARF the best they/it can be.  o **Reliable** – CARF staff and volunteers consistently aim to deliver the highest possible service.  o **Supportive** – CARF staff and volunteers work as a team to provide encouragement and support to each other, and to those who use our services.  For more detailed information relating to our STARS values, please refer to the document ‘**An** **Introduction** **to** **the** **CARF** **STARS** **Framework.’** |